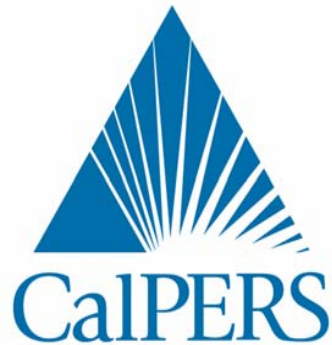


2007 Open Enrollment Statistics



Health Benefits Committee
February 20, 2008

Today's Presentation

- Highlights
- Subscriber Movement
- Plan Changes
- January 2008 Member Distribution
- Change in 100/90 Plans for 2009

Highlights

- Subscriber movement not always to lowest-cost plan
- Nearly all movement into Net Value from Blue Shield and WHA
- PERSCare continues to lose Basic subscribers
- Low enrollment in PERS Select

Subscriber Movement: Totals

2007 Open Enrollment Period Transfers

	Subscribers		Total Covered Lives	
	Total	Transfers	Total	Transfers
Basic	465,643	58,480	1,089,638	138,704
Medicare	119,674	1,778	161,678	2,852
Total	585,317	60,258	1,251,316	141,556

Source: CalPERS Enrollment Data, 12/07

Subscriber Movement: Plan-to-Plan

Open Enrollment 2007 All Subscriber Transfers

To ⇨ From ↓	Blue Shield Access +	BSC Net Value	CAHP	CCPOA	Kaiser	PERS Choice	PERS Select	PERS Care	PORAC	WHA	Total Out
Blue Shield +		35,793	23	342	2,176	4,568	433	583	304		44,222
BSC Net Value											n/a
CAHP	2	2		0	22	11	0	0	0		37
CCPOA	38	13	0		59	116	22	6	0		254
Kaiser	727	463	17	107		468	64	130	38		2,014
PERS Choice	998	280	2	91	557		828	338	354		3,448
PERS Select											n/a
PERSCare	146	23	0	1	91	597	79		27		964
PORAC	35	9	0	0	21	10	2	10			87
WHA	2,313	4,808	7	18	1,018	927	63	55	23		9,232
Total In	4,259	41,391	49	559	3,944	6,697	1,491	1,122	746	n/a	60,258

Source: CalPERS Enrollment Data, 12/07

Subscriber Movement: Net Change

2007 Open Enrollment Subscriber Transfers

Health Plan	In	Out	Net Change
Blue Shield Access +	4,259	44,222	(39,963)
BSC Net Value	41,391	new in '08	41,391
<i>Blue Shield Total</i>	<i>45,650</i>	<i>44,222</i>	<i>1,428</i>
CAHP	49	37	12
CCPOA	559	254	305
Kaiser	3,944	2,014	1,930
PERS Choice	6,697	3,448	3,249
PERS Select	1,491	new in '08	1,491
PERSCare	1,122	964	158
PORAC	746	87	659
WHA	n/a	9,232	out in '08

Source: CalPERS Enrollment Data, 12/07

Western Health Advantage

- HMO availability after WHA discontinuation
 - All members in Colusa, Sacramento, Solano, Yolo and Placer
 - 88% in El Dorado
- Where WHA members went
 - Half moved to Net Value
 - One-fourth to Blue Shield Access Plus
 - 10% each to Kaiser and PERS Choice
 - Remaining 5% to PERSCare CAHP, CCPOA, or PORAC

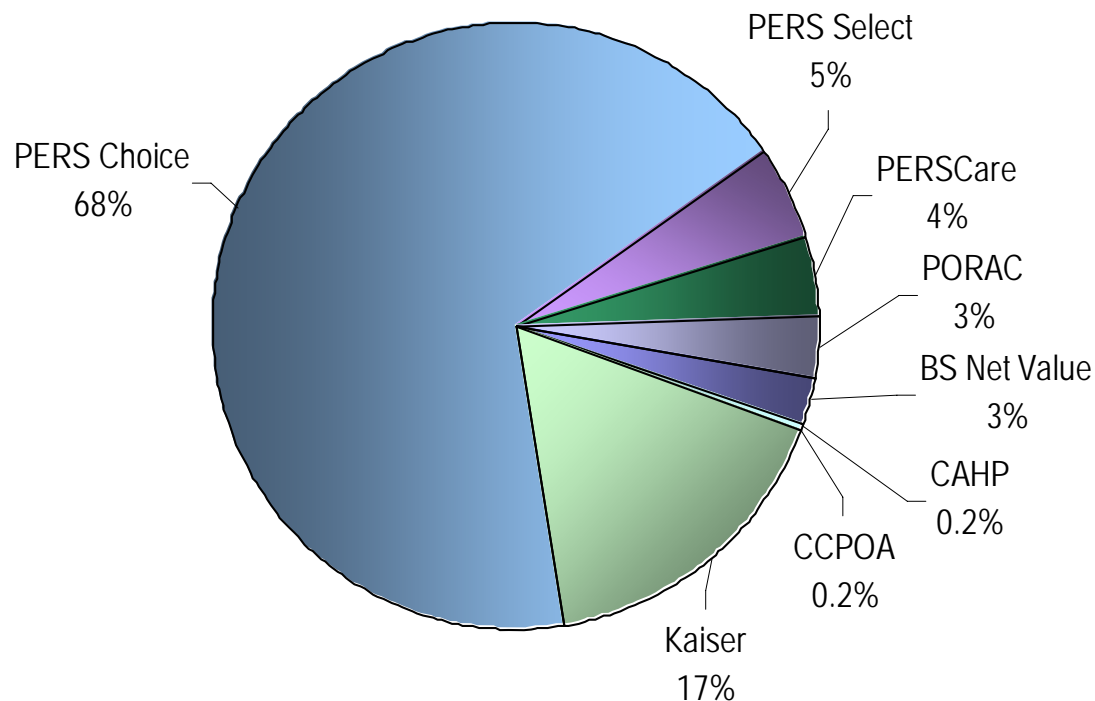
PERS Select

- Half who enrolled came from PERS Choice
- Among PERS Choice members:
 - 83% had PERS Select option
 - Less than 1% with option enrolled
(69% already seeing a PERS Select physician)
- Nearly three-fourths came from urban counties
- County-level enrollment from all plans:
 - Lake (4.0%), Colusa (3.5%), Plumas (2.2%)
 - 1-2%: Humboldt, Napa, Nevada, Shasta, Tuolumne
 - Less than 1%: remaining 46 counties

Blue Shield Net Value

- 98% of movement into Net Value came from Blue Shield and WHA
- Among Blue Shield members:
 - 63% had Net Value option
 - One-third with option enrolled
- County-level enrollment among Blue Shield members
 - Fresno (69%), Nevada (68%)
 - 29% to 60%: El Dorado, Kern, Kings, Madera, Placer, Sacramento, San Bernardino, San Joaquin, San Diego, Ventura, Yolo
 - 18% or less: Los Angeles, Orange, Riverside, Santa Barbara

Blue Shield Subscriber Transfers El Dorado, Lake, Napa, and Plumas Combined (7,933 total covered lives)



Source: CalPERS Enrollment Data, 12/07

Humboldt County Blue Shield HMO 2007 Enrollment

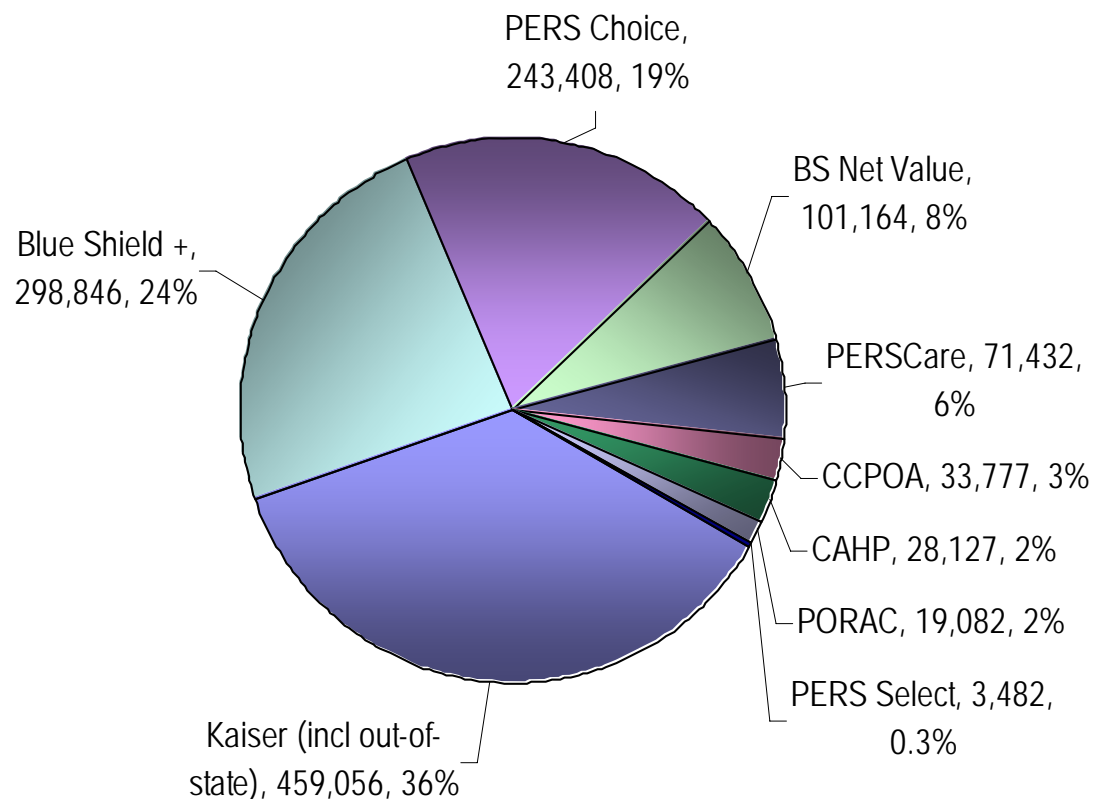
	Subscribers		Total Covered Lives	
	Number	% of county subscribers	Number	% of county TCLs
May*	1,657	31%	3,641	35%
December	1,781	33%	3,843	37%

* May was the first month the Blue Shield HMO was offered in Humboldt County.

Source: CalPERS Enrollment Data, 5/07, 12/07

January 2008 Member Distribution

Total Covered Lives (TCLs) in CalPERS Health Plans, January 2008 (Total TCLs = 1,258,374)



Source: CalPERS Enrollment Data, January 2008

Change in 100/90 Plans for 2009

State Basic Plan Enrollment For 100/90 Formula*

Plan	January 2007		January 2008	
	Subscribers	Percent	Subscribers	Percent
Kaiser	97,580	41.3%	101,509	41.1%
Blue Shield +	83,245	35.3%	60,035	24.3%
PERS Choice	50,619	21.4%	52,408	21.2%
BS Net Value	n/a	n/a	29,122	11.8%
PERSCare	4,619	2.0%	4,158	1.7%
Total	236,063	100.0%	247,232	100.0%

* The 100/90 formula is based on the four HMO and PPO health benefit plans with the largest state Basic active and annuitant subscriber enrollment (excludes Kaiser Out-of-State).

Source: CalPERS Enrollment Data, 1/07, 1/08

Change in 100/90 Plans for 2009

100/90 Formula Plan Comparison*

	Monthly Employer Contribution		
	Single	Two-party	Family
PERSCare as fourth plan	\$468	\$882	\$1,123
Net Value as fourth plan	\$455	\$866	\$1,110
Difference	\$13	\$16	\$13

* Comparison based on CalPERS January 2008 enrollment data and 2008 premiums.

Source: CalPERS Enrollment and Premium Data, 1/08